

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK**

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In re:

Chapter 13

John W. Wells

Case No. 22-22472-cgm

Debtor.  
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**CREDITOR LOSS MITIGATION AFFIDAVIT**

I, Catherine Galiano, being sworn, say:

I am not a party to this action, am over 18 years of age and reside in Nassau County.

On August 15, 2022, I served a true copy of this “*Creditor Loss Mitigation Affidavit*” upon the following parties via (first class mail, facsimile or email) at the following addresses:

***John W. Wells***  
**c/o James J. Rufo**  
Email: jrufo@jamesrufolaw.com

Pursuant to that request, the Debtor must provide the following documents:

- ✓ A copy of the Debtor’s most recent federal income tax returns;
- ✓ A copy of the Debtor’s last two (2) paycheck stubs, proof of social security income, pensions, or any other income received by the Debtor;

Or, if Debtor is self-employed:

- ✓ A copy of the Debtor’s business’ two (2) most recent months’ profit and loss statements, setting forth a breakdown of the monthly business income and expenses [*for the months of*];
- ✓ Letter of Hardship, signed and dated;
- ☐ Proof of second/third party income by affidavit of the party, including the party’s last two (2) paycheck stubs,
- ☐ Other (please specify):

Please be advised that the Creditor designates the following person to be its Loss Mitigation contact:

Name: Edward J. Schwahl

Title: Mediation Specialist

Phone Number: 609.883.3900

Fax Number: 609.718.5127

Email Address: [mediations@Cenlar.com](mailto:mediations@Cenlar.com)

Please be advised that the Creditor designates the following person to be its attorney for Loss Mitigation on this Loan.

Name: Robyn E. Goldstein


Firm: David A. Gallo & Associates, LLP

Phone Number: 516-583-5330

Fax Number: 516-583-5333

Email Address: [rgoldstein@msgrb.com](mailto:rgoldstein@msgrb.com)

Dated: Nassau, NY  
August 15, 2022

  
Catherine Galiano

Sworn to me this 15<sup>th</sup> day of August, 2022

/s/ Robyn E. Goldstein

Notary Public, State of New York

No. 02G06380368

Qualified in Queens County

Commission Expires September 4, 2022